

Appl. No.: 10/083,169
Amdt. dated 12/07/2005
Reply to Office action of 09/07/2005

REMARKS

This amendment is submitted in reply to the final Office Action dated September 7, 2005. Claims 1-6 and 8-29 currently stand rejected and are the only claims pending in the present application. Independent claims 23 and 27 have been amended to recite that the transaction information is automatically inserted. It is respectfully submitted that this amendment does not introduce new issues requiring further examination, since the recitation was already effectively examined with respect to claim 1, which contains substantially similar recitations regard automatic insertion of transaction information. Accordingly, Applicants respectfully request that the amendment be entered.

In light of the amendment and the remarks presented below, Applicants respectfully request reconsideration and allowance of all now-pending claims of the present application.

Claim Rejections - 35 USC §102

Claims 1-6, 8-16 and 20-29 currently stand rejected under 35 U.S.C. §102(e) as being anticipated by Chaganti et al. (U.S. Patent Application Publication No. 2005/0065950, hereinafter "Chaganti"). Applicant respectfully traverses.

Independent claim 1 recites, *inter alia*, automatically inserting transaction information into a data field of an information entity and transmitting the information entity from the user equipment. In other words, an information entity has transaction information automatically inserted and is then sent from a user equipment. For example, a user operating a mobile terminal may have information regarding a purchase automatically inserted into a form required to affect the purchase and then send the form from the mobile terminal in order to execute the purchase. Accordingly, the information entity that is sent from the user equipment according to the claimed invention includes transaction information that was automatically inserted.

Chaganti is directed to a system for securely storing and distributing a user's personal information. The Office Action alleges that paragraphs [0055] and [0066] of Chaganti disclose the feature of "in response to a predetermined event, automatically inserting of transaction information in at least one data field of an information entity." Specifically, Office Action asserts that in a case where the user and requester are the same, authorization is not required.

Appl. No.: 10/083,169
Amdt. dated 12/07/2005
Reply to Office action of 09/07/2005

Accordingly, the Office Action suggests that the user can specify that his information can be obtained from the PIRSP's web site. However, even assuming for the sake of argument that the PIRSP's web site automatically fills out a data field of an information entity, the information entity would be transmitted by the PIRSP's web site and not by the user equipment as claimed in the claimed invention.

The Office Action states that the step of transmitting the information entity from the user equipment is taught or suggested at paragraphs [0009], [0040]-[0043], [0051] and [0055]. This analysis is respectfully traversed. Chaganti discloses that the user's personal information is stored at a database (108) coupled to a server computer (100). Furthermore, such information is transmitted **from the server computer (100)** and not from the user computer (104). Thus, Chaganti fails to teach or suggest that the user computer (104) sends an information entity which has transaction information automatically inserted as claimed in independent claim 1. In fact, to the contrary, Chaganti discloses that the user computer (104) provides only the functions of (a) manually entering the personal information and transmitting manually entered information to the server computer (paragraphs [0043] to [0047]) and (b) providing the user's identifier and specific authorization to a requester of the personal information to allow the requester to access the information at the server computer (100).

Paragraph [0009] of Chaganti discloses "securely transmitting the information object to the requester". However, Chaganti clearly discloses in paragraph [0009] that the server computer (100) transmits the information, **not the user computer (104)**. Thus, even assuming for the sake of argument that the information includes automatically inserted transaction information (an assumption with which Applicants expressly disagree), the cited paragraph still fails to teach or suggest that such information is sent from the user equipment as claimed in independent claim 1.

Paragraphs [0040]-[0043] and paragraph [0047] disclose **manual entry** of the user's personal information into a web page (300) via the CGI programs (107) that are executed on the server computer (100). Thus, Chaganti discloses only that any information sent by the user computer (104) has been manually inserted, contrary to the claimed invention in which an information entity having automatically inserted transaction data is sent from the user equipment.

Appl. No.: 10/083,169
Amtd. dated 12/07/2005
Reply to Office action of 09/07/2005

Paragraphs [0051] and [0055] disclose transmission from the user computer (104) of authorizing information to the requester, which allows the requester to access the personal information from the server computer (100). Accordingly, although there is no disclosure of automatic insertion of transaction information in the cited paragraphs, or any part of Chaganti, even assuming for the sake of argument that any information of Chaganti includes automatically inserted transaction information (an assumption with which Applicants expressly disagree), the cited paragraphs, in particular, and all of Chaganti, in general, still fails to teach or suggest automatically inserting transaction information into a data field of an information entity and transmitting the information entity from the user equipment as claimed in independent claim 1. Accordingly, Chaganti fails to either anticipate or render independent claim 1 obvious.

It is submitted that independent claims 23 and 27 each contain recitations substantially similar those of independent claim 1 with respect to automatically inserting transaction information. Thus, independent claims 23 and 27 are patentable for at least the same reasons as given above for independent claim 1.

Claims 2-6, 8-16, 20-22, 24-26, 28 and 29 depend either directly or indirectly from corresponding ones of independent claims 1, 23 and 27, and thus include all the recitations of their corresponding independent claims. Therefore, dependent claims 2-6, 8-16, 20-22, 24-26, 28 and 29 are patentable for at least the same reasons as given above for independent claims 1, 23 and 27.

Accordingly, Applicant respectfully submits that the rejections of claims 1-6, 8-16 and 20-29 are overcome.

Claim Rejections - 35 USC §103

Claims 17-19 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Chaganti and further in view of Weller et al. (U.S. Patent Application Publication No. 2003/0212642, hereinafter "Weller").

As stated above, Chaganti fails to teach or suggest automatically inserting transaction information into a data field of an information entity and transmitting the information entity from the user equipment as claimed in independent claim 1. Weller is directed to an online payment

Appl. No.: 10/083,169
Amdt. dated 12/07/2005
Reply to Office action of 09/07/2005

authentication service. Weller also fails to teach or suggest automatically inserting transaction information into a data field of an information entity and transmitting the information entity from the user equipment and is not cited as such.

Since neither Chaganti nor Weller alone teach or suggest that when the device is in the closed configuration the processor provides the received text to the user automatically inserting transaction information into a data field of an information entity and transmitting the information entity from the user equipment as claimed in independent claim 1, any combination of the cited references likewise fails to render independent claim 1 obvious for at least the same reasons described above. Claims 17-19 depend either directly or indirectly from independent claim 1, and thus include all the recitations of independent claim 1. Therefore, dependent claims 17-19 are patentable for at least those reasons given above for independent claim 1.

Accordingly, Applicants respectfully submit that the rejections of claims 17-19 are overcome.

Appl. No.: 10/083,169
Amdt. dated 12/07/2005
Reply to Office action of 09/07/2005

CONCLUSION

In view of the remarks submitted above, it is respectfully submitted that the present claims are in condition for immediate allowance. It is therefore respectfully requested that a Notice of Allowance be issued. The Examiner is encouraged to contact Applicants' undersigned attorney to resolve any remaining issues in order to expedite examination of the present invention.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,

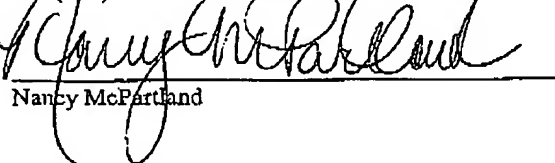


Chad L. Thorson
Registration No. 55,675

Customer No. 00826
ALSTON & BIRD LLP
Bank of America Plaza
101 South Tryon Street, Suite 4000
Charlotte, NC 28280-4000
Tel Charlotte Office (704) 444-1000
Fax Charlotte Office (704) 444-1111

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that this paper is being facsimile transmitted to the US Patent and Trademark Office at Fax No. (571) 273-8300 on the date shown below.


Nancy McPartland

12-7-05
Date